

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Garfield A. Edwards	<u>Debtor</u>	CHAPTER 13
AmeriHome Mortgage Company, LLC	<u>Moving Party</u>	
vs.		NO. 25-10047 AMC
Garfield A. Edwards	<u>Debtor</u>	
Kenneth E. West	<u>Trustee</u>	11 U.S.C. Section 362

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of June 13, 2025, the post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$4,315.25**. Post-petition funds received after June 13, 2025, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments: February 2025 through June 2025 at \$863.05 each  
**Total Post-Petition Arrears: \$4,315.25**

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$4,315.25**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$4,315.25** along with the pre-petition arrears.

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due **July 2025** and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$863.05** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

